

In re:  
Edward L. Spann, IV  
Debtor

Case No. 24-13884-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 11, 2024

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db	Edward L. Spann, IV, 1610 Juniper Ave, Elkins Park, PA 19027-2523
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1554
14943810	+ Community Capital Wo, 111 S Independence Mall, Philadelphia, PA 19106-2515
14943813	+ Ellison & Dominguez, P.A., 333 S Garland Avenue Floor 13, Orlando, FL 32801-3356
14943815	+ Hladik Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14943820	+ Merchant Capital Group, LLC, dba Greenbox Capital, 2200 Biscayne Blvd Suite 200, Miami, FL 33137-5284
14943821	+ Meridian Equipment Finance, LLC, 367 Eagleview Blvd, Exton, PA 19341-1156
14943826	+ New Wave Card/webbank/, 675 Ponce De Leon Ave NE Suite 8500, Atlanta, GA 30308-1884
14943832	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14943830	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14943835	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440
14943837	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14943840	Wilmington Savings Fund Society, c/o Lima One Capital LLC, 201 E Mcbee Ave Ste 300, Greenville, SC 29601-2884

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Dec 12 2024 00:02:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	Email/Text: megan.harper@phila.gov	Dec 12 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 12 2024 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14943799	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 12 2024 00:02:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14949177	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 12 2024 00:02:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14943800	Email/Text: bncnotifications@pheaa.org	Dec 12 2024 00:02:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14943801	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 12 2024 00:15:47	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14943802	+ Email/Text: jvalencia@amhfcu.org	Dec 12 2024 00:02:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14943803	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 00:15:10	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14943804	+ EDI: BANKAMER		

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		Dec 12 2024 04:56:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14943808	Email/Text: megan.harper@phila.gov	Dec 12 2024 00:02:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14943805	EDI: CITICORP	Dec 12 2024 04:56:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14943806	EDI: CITICORP	Dec 12 2024 04:56:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943807	EDI: CITICORP	Dec 12 2024 04:56:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943809	Email/Text: bankruptcy@philapark.org	Dec 12 2024 00:02:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14943811	^ MEBN	Dec 11 2024 23:54:39	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14943812	EDI: DISCOVER	Dec 12 2024 04:56:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14943819	EDI: CITICORP	Dec 12 2024 04:56:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14943814	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 12 2024 00:02:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14943816	EDI: IRS.COM	Dec 12 2024 04:56:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14943817	EDI: JEFFERSONCAP.COM	Dec 12 2024 04:56:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14957181	EDI: JPMORGANCHASE	Dec 12 2024 04:56:00	JPMorgan Chase Bank, N.A., P.O. Box 15368, Wilmington DE 19850
14943818	EDI: JPMORGANCHASE	Dec 12 2024 04:56:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14957088	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 12 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14945604	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 00:14:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14943822	Email/Text: EBN@Mohela.com	Dec 12 2024 00:02:00	Mohela, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005
14943823	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14943824	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14957517	+ EDI: NFCU.COM	Dec 12 2024 04:56:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14943825	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 12 2024 00:02:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14943827	Email/Text: fesbank@attorneygeneral.gov	Dec 12 2024 00:02:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14943828	EDI: PENNDEPTREV	Dec 12 2024 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14943828	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14958995	EDI: PENNDEPTREV	Dec 12 2024 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14958995	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14943829	^ MEBN	Dec 11 2024 23:54:32	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14943831	Email/Text: bankruptcy@philapark.org	Dec 12 2024 00:02:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14943833	+ Email/Text: rmcowell@slgcollect.com	Dec 12 2024 00:02:00	Saldutti Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
14943834	+ Email/Text: synovusbankruptcy@synovus.com	Dec 12 2024 00:02:00	Synovus Bank, Attn: Bankruptcy 1111 Bay Avenue, Columbus, GA 31901-5218
14947662	+ Email/Text: bankruptcy@bbandt.com	Dec 12 2024 00:02:00	Truist Bank, Support Services, PO Box 85092, Richmond, VA 23285-5092
14943836	Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 12 2024 00:02:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14943838	EDI: USBANKARS.COM	Dec 12 2024 04:56:00	Us Bk Cacs, Cb Disputes, Saint Louis, MO 63166
14948133	+ EDI: WFFC2	Dec 12 2024 04:56:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
14943839	+ EDI: WFFC2	Dec 12 2024 04:56:00	Wfbna HI, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14957089	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Edward L. Spann IV help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT BRIAN SHEARER	on behalf of Creditor Wells Fargo Bank N.A. rshearer@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>	
Debtor 1: <u>Edward L. Spann IV</u>	Social Security number or ITIN: xxx-xx-5247
First Name Middle Name Last Name	EIN: --
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 10/30/24
Case number: 24-13884-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Edward L. Spann IV	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1610 Juniper Ave Elkins Park, PA 19027-2523	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 12/11/24

**For more information, see page 2**

Case number **24-13884-pmm**

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